

What is Claimed is:

1. An automated method of bargaining among opposite parties involving monetary values, submitted by the opposite parties, comprising:

5 receiving an engagement request from a first entity to engage an automated bargaining system, for a transaction, and to be bound by a resolution of the transaction transmitted from the automated bargaining system;

receiving an engagement indication from a second entity, opposite to the first entity with respect to the transaction, to engage the automated bargaining system for the transaction;

10 encouraging at least one of the first entity or second entity with a facilitator communication;

receiving a series of at least two monetary offers and a power round offer from the first entity;

receiving a series of at least two counter-offers from the second entity;

15 maintaining inaccessibility of the monetary offers from the second entity;

maintaining inaccessibility of the counter-offers from the first entity;

comparing a first offer of the series of monetary offers with a first counter-offer in a first round to determine if a first difference between the first monetary offer and the first counter-offer is within a predetermined guideline;

20 if, in the first round, the first difference is within the predetermined guideline, transmitting a successful agreement notification to the first entity and the second entity;

if , in the first round, the first difference is not within the predetermined guideline, comparing a second offer of the series of monetary offers with a second counter-offer in a

second round to determine if a second difference between the second monetary offer and the second counter-offer is within the predetermined guideline;

if, in the second round, the second difference is within the predetermined guideline, transmitting a successful agreement notification to the first entity and the second entity;

5 if, in the second round, the second difference is not within the predetermined guideline, initiating a third round as a power round by comparing the power round offer of the series monetary offers with one counter-offer, from the series of at least two counter-offers, to determine if a power round difference between the power round offer and the one counter-offer is within a predetermined power round guideline; and

10 if, in the power round, the power round difference is within the predetermined power round guideline, transmitting a successful agreement notification to the first entity and the second entity.

2. The method of claim 1 wherein, if in any round, the successful agreement is
15 transmitted:

calculating a bargained payment of a specified value to be paid to the entity to be paid for the transaction.

3. The method of claim 2 wherein, if in any round, the successful agreement is
20 transmitted:

transmitting notification to at least one entity of the bargained payment.

4. The method of claim 1 wherein, if in any round, the successful agreement notification is transmitted, the method further comprises:

asking at least one entity for information.

5 5. The method of transaction 1 wherein, if in any round, the successful agreement notification is transmitted, the method further comprises:

automatedly generating agreement documents.

6. The method of claim 1 wherein, if in any round, the successful agreement notification is transmitted, the method further comprises:

automatedly initiating the bargained payment to the entity to be paid.

7. The method of claim 1 wherein, if in any round, the successful agreement notification is transmitted, the method further comprises:

15 generating the bargained payment to be paid to the entity to be paid by the paying entity which incorporates a windfall amount adjustment.

8. The method of claim 1 further including:

20 prompting at least one of the first entity or second entity, prior to at least one of the first, second or third rounds, for submission of a monetary value using a statement that does not reveal any offer to the second entity or any counter-offer to the first entity.

9. A method comprising:

aggregating a plurality of values into a group value;
evaluating a pair of values for a transaction in a round of at least two rounds, one of
the values in the pair being the group value; and
determining that the pair of values satisfies at least one bargain criterion; and
5 communicating an agreement message if the at least one bargain criterion is satisfied.

10. The method of claim 7 further including:
calculating a bargained payment of a specified value to be paid to at least one entity
to be paid.

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11. The method of claim 8 further including:
transmitting notification of the bargained payment.

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12. The method of claim 10 further including:
asking at least one entity for information.

13. The method of claim 10 further including:
automatedly generating agreement documents.

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14. The method of claim 8 further including:
automatedly initiating the bargained payment to the at least one entity to be paid.

15. The method of claim 10 further including:

aggregating monetary amounts submitted by a group as a single monetary submission; and

using the single monetary submission as the other of the pair.

5 16. The method of claim 10 further including:
designating an entity to be opted out of a negotiation.

17. The method of claim 10 wherein the plurality of values includes at least one value submitted by each member of a group, the method further including:
10 identifying, to an party opposite of the group for the transaction, each member of the group.

18. A method comprising:
evaluating a plurality of paired values for a transaction in a plurality of rounds;
15 determining that none of the plurality of paired values satisfies at least one bargain criterion;

performing a power round evaluation of values, one of the values having been submitted by a first entity with respect to the transaction and another of the values having been submitted by a second entity, opposite to the first entity with respect to the transaction;
20 and

communicating an agreement message if the power round evaluation indicates that at least one power round bargain criterion is satisfied.

19. The method of claim 18 further including:
calculating a bargained payment of a specified value to be paid to whomever among
the first entity or the second entity is to be paid.

5 20. The method of claim 19 further including:
transmitting notification of the bargained payment.

21. The method of claim 18 further including:
asking at least one entity for information.

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22. The method of claim 18 further including:
automatedly generating agreement documents.

23. The method of claim 19 further including:
15 automatedly initiating the bargained payment to the entity to be paid.

24. The method of claim 18 further including:
receiving an agreement from a party to perform the power round evaluation.

20 25. The method of claim 18 further including:
determining that the power round evaluation of values should occur based upon a
system parameter.

26. The method of claim 25 wherein the determining includes:
identifying a first engaging party.

27. The method of claim 18 wherein the determining includes:

5 determining that the power round evaluation of values should occur by analyzing a differential in at least one pair of the plurality of paired values against at least another of the plurality of paired values.

28. The method of claim 18 wherein the determining includes:

10 determining that the power round evaluation of values should occur based upon a relationship between at least one pair of the plurality of paired values and achieved bargained agreements.

29. The method of claim 18 further including:

15 receiving an agreement from a party to an adjustment from a normal payment amount in return for performing the power round evaluation.

30. The method of claim 18 wherein the performing the power round evaluation includes:

20 determining that the two values satisfy the at least one power round bargain criterion.

31. The method of claim 30 wherein the at least one power round bargain criterion is the at least one bargain criterion.

32. The method of claim 30 wherein the at least one power round bargain criterion differs from the at least one bargain criterion.

5 33. The method of claim 18 wherein the performing the power round evaluation includes:

determining whether any of the plurality of paired values satisfies at least one power round bargain criterion.

10 34. The method of claim 18 further including:
aggregating a plurality of submissions into a group value; and
using the group value as one of the values in a pair.

15 35. The method of claim 34 wherein the at least one power round bargain criterion and the at least one bargain criterion differ.

36. A bargaining method comprising:
receiving a transaction submitted by an initiator for a bargain negotiation;
subsequent to the receiving of the transaction, receiving a first value from the initiator
20 and a first value from a second entity, opposite to the initiator for the transaction, the first value from the initiator and the first value from the second entity differing from each other by a differential amount;

comparing the differential amount against a predetermined bargain criterion;

determining that the predetermined bargain criterion is satisfied by the differential amount;

calculating a bargained payment using the first values such that the initiator receives a windfall benefit; and

5 informing the initiator and the second entity of the bargained payment.

37. The method of claim 36 wherein the method further comprises:

calculating a bargained payment of a specified value to be paid to whomever among the initiator and the second entity is the entity to be paid.

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38. The method of claim 36 wherein the method further comprises:

transmitting notification of the bargained payment;

39. The method of claim 36 wherein the method further comprises:

15 automatedly generating agreement documents.

40. The method of claim 36 wherein the calculating comprises:

if the first value from the initiator is less than the first value from the second entity and the bargained payment will be paid from the second entity to the initiator, establishing
20 the bargained payment at a greater amount than a normal payment amount.

41. The method of claim 40 wherein the normal payment amount is between the first values.

42. The method of claim 40 wherein the normal payment amount is a median of the first values.

5 43. The method of claim 36 wherein the calculating includes:

if the first value from the initiator is greater than the first value from the second entity and the bargained payment will be paid from the initiator to the second entity, establishing the bargained payment at a lesser amount than a normal payment amount.

10 44. The method of claim 43 wherein the normal payment amount is between the first values.

45. The method of claim 43 wherein the normal payment amount is a median of the first values.

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46. The method of claim 36 wherein the calculating the bargained payment using the first values such that the initiator receives the windfall benefit includes:

equating the bargained payment to the first value from the second entity.

20 47. The method of claim 36 wherein the first value from the initiator is one of a plurality of first values from the initiator and the first value from a second entity is one of a plurality of first values from the second entity, the method further comprising:

prompting the initiator using a non-revealing encouraging statement from a facilitator.

48. A method comprising:

- 5 bargaining for a price in a transaction by processing at least one offer submitted by a first entity and at least one corresponding counter-offer submitted by a second entity for the transaction in accordance with a preselected criterion agreed to by the first entity and the second entity, the at least one offer and at least one corresponding counter-offer being different from each other; and
- 10 calculating a bargained payment of a specified value to be paid to the entity to be paid.

49. The method of claim 48 wherein the method further comprises:
transmitting notification of the bargained payment.

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50. The method of claim 48 wherein the method further comprises:
automatedly generating agreement documents.

51. The method of claim 48 wherein the method further comprises:
20 asking at least one entity for information.

52. The method of claim 48 wherein the method further comprises:
automatedly initiating a providing of the bargained payment to the entity to be paid

53. The method of claim 52 wherein the providing includes:
configuring data for receipt by a stored value device which, when the data is received,
will cause a stored value to be increased by the specified amount.

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54. The method of claim 52 wherein the providing includes:
crediting a payment card account, registered to the entity to be paid, with the
specified amount.

10 55. The method of claim 52 wherein the payment card account is at least one of a
credit card, debit card, charge card, entertainment card account.

56. The method of claim 52 wherein the providing includes:
initiating a wire transfer, in the specified amount, to an account of the entity to be
15 paid.

57. The method of claim 52 wherein the providing includes:
electronically initiating an irrevocable transfer of property valued at the specified
amount to the entity to be paid.

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58. The method of claim 52 wherein the providing includes:
crediting an affinity program account registered to the entity to be paid according to
the specified amount.

59. The method of claim 52 wherein the providing includes:
electronically initiating an irrevocable transfer of an ownership interest to the entity to
be paid in the specified amount.

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60. A method of consummating an on-line bargain negotiation comprising:
determining that two non-equal values, submitted by opposite parties to a transaction,
satisfy an at least one bargain criterion in a round of at least two rounds such that a payment
will be made from one of the opposite parties to the other of the opposite parties.

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61. The method of claim 60 wherein the method further comprises:
calculating a bargained payment of a specified value to be paid to the opposite party
to be paid.

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62. The method of claim 60 wherein the method further comprises:
transmitting notification of the bargained payment.

63. The method of claim 60 wherein the method further comprises:
asking at least one opposite party for information.

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64. The method of claim 60 wherein the method further comprises:
automatedly generating agreement documents.

65. The method of claim 60 wherein the generating further comprises:
creating an agreement identifying the opposite parties.

66. A bargain agreement method comprising:

5 testing non-equal values, submitted by opposite parties for a transaction, for
satisfaction of a condition;

if the condition is not satisfied, testing non-equal power round values, one from each
of the opposite parties for the transaction, for satisfaction of a power round condition; and

calculating a binding bargained payment, when the power round condition is satisfied
10 by the non-equal power round values, of an amount at least equal to a lowest of the non-equal
values.

67. The method of claim 66 wherein the method further comprises:
transmitting notification of the binding bargained payment.

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68. The method of claim 66 wherein the method further comprises:
asking at least one party for information.

69. The method of claim 66 wherein the method further comprises:
20 automatedly generating agreement documents.

70. The method of claim 66 wherein the method further comprises:
automatedly initiating the binding bargained payment to the party to be paid.

71. A bargain agreement method comprising:

receiving non-equal values, submitted by opposite parties for a transaction, at least one of the non-equal values having been submitted following a communication of a facilitating message regarding the transaction, conveyed from an automaton facilitator to at least one of the opposite parties;

testing the non-equal values in at least two rounds for satisfaction of a condition;

calculating a binding bargained payment, when the condition is satisfied in a round by the non-equal values, of an amount at least equal to a lower of the pair of the non-equal values.

72. The method of claim 71 wherein the method further comprises:

transmitting notification of the binding bargained payment.

73. The method of claim 71 wherein the method further comprises:

asking at least one party for information.

74. The method of claim 71 wherein the method further comprises:

automatedly generating agreement documents.

75. The method of claim 71 wherein the method further comprises:

automatedly initiating the binding bargained payment to the party to be paid.

76. A bargaining method for resolving a transaction among opposite parties, the method comprising:

testing non-equal values, submitted by the opposite parties for the transaction, for satisfaction of a condition;

5 calculating a binding bargained payment, when the condition is satisfied by the non-equal values, the binding bargained payment incorporating a windfall adjustment when one of the parties is a transaction entry initiator for the transaction in an amount at least equal to a lowest of the non-equal values adjusted by either a positive or negative windfall differential amount.; and

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77. The method of claim 76 wherein the method further comprises:
transmitting notification of the binding bargained payment.

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78. The method of claim 76 wherein the method further comprises:
asking at least one party for information.

79. The method of claim 76 wherein the method further comprises:
automatedly generating agreement documents.

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80. The method of claim 76 wherein the method further comprises:
automatedly initiating the binding bargained payment to the party be paid.

81. A bargaining method for resolving a transaction among opposite parties, the method comprising:

testing non-equal values in rounds, submitted by the opposite parties for the transaction, for satisfaction of a condition;

5 calculating a binding bargained payment, when the condition is satisfied in a round by the non-equal values, of an amount at least equal to a lowest of the non-equal values; and transmitting notification of the binding bargained payment.

82. The method of claim 81 wherein the method further comprises:

10 asking at least one party to be paid for information.

83. The method of claim 81 wherein the method further comprises:

automatedly generating agreement documents.

84. The method of claim 81 wherein the method further comprises:

15 automatedly initiating the binding bargained payment to the party be paid.

85. A bargaining method for resolving a transaction between two opposite parties in rounds, the method comprising:

20 testing non-equal values in at least two rounds, submitted by the opposite parties for the transaction, for satisfaction of a condition;

calculating a binding bargained payment, when the condition is satisfied by the non-equal values in a round of the at least two rounds, of an amount at least equal to a lowest of the non-equal values;

5 automatedly, when the condition is satisfied, generating an agreement document for the transaction; and
transmitting notification of the binding bargained payment.

86. The method of claim 85 wherein the method further comprises:
asking at least one party for information.

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87. The method of claim 85 wherein the method further comprises:
automatedly generating agreement documents.

88. The method of claim 85 wherein the method further comprises:
15 automatedly initiating the binding bargained payment to the party to be paid.

89. A method of automated on-line bargaining comprising:
maintaining an interface to the internet through which a first party can submit offers for a transaction to a bargaining system and receive indications therefrom such that, when the
20 party submits multiple offers, via the interface, to the bargaining system and the bargaining system pairs the multiple offers with counter-offers submitted by a second party for the transaction on a one-to-one basis, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is not satisfied, will perform a power round

analysis of a offer and an counter-offer in accordance with at least one power round criterion and, following the power round, at least one of the parties will be provided with either a positive or negative indication, via the interface, as to whether or not the at least one power round criterion is satisfied.

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90. An on-line bargaining method system comprising:

maintaining an interface to the internet through which a first party can submit a offer for a transaction, following receipt by the first party of an on-line nudge from an automaton facilitator, and receive back a positive or a negative indication for the transaction such that,
10 when the party submits multiple offers via the interface, the system will pair the multiple offers with counter-offers for the transaction, submitted by a second party, on a one-to-one basis and perform a comparison in accordance with at least one criterion, at least one of the parties will be provided with an indication, via the interface, as to whether or not the at least one criterion is satisfied.

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91. A method of automated on-line bargaining comprising:

maintaining an interface to the internet through which a first party can submit offers for a transaction to a bargaining system and receive indications therefrom such that, when the first party submits multiple offers via the interface to the bargaining system and the
20 bargaining system pairs the multiple offers with counter-offers for the transaction, submitted by a second party, on a one-to-one basis, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is satisfied and one of the parties is an initiator for the transaction in the system, the initiator party will be provided, via the

interface, with either an indication that the at least one criterion is satisfied and a payment amount which reflects a higher amount relative to a normal payment amount, because the initiator party is the initiator.

5 92. A method of automated on-line bargaining comprising:

 maintaining an interface to the internet through which a first party can submit offers for a transaction to a bargaining system and receive indications therefrom such that, when the first party submits multiple offers via the interface to the bargaining system and the bargaining system pairs the multiple offers with counter-offers for the transaction, submitted
10 by a second party, on a one-to-one basis, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is satisfied, the bargaining system will provide a positive indication, via the interface, and automatically initiate a transfer to the party to be paid of an amount calculated by the bargaining system as a bargained figure, and, if the at least one criterion is not satisfied in the rounds will perform a power round analysis of a
15 offer and an counter-offer in accordance with at least one power round criterion and, following the power round, the at least one party will be provided with either a positive or negative indication, via the interface, as to whether or not the at least one power round criterion is satisfied.

20 93. The method of claim 89, 90, 91 or 92 wherein the method further comprises:
 asking at least one party for information.

 94. A bargaining system comprising:

a first value, submitted on-line by a first entity;

a second value submitted on-line by a second entity, the first and second entities being opposite to each other with respect to a transaction, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value
5 and the second value being different in magnitude from each other;

an input connectable to an on-line interface for receipt of values therefrom;

an output;

memory connected to the input and configured to receive and temporarily store values received from the input;

10 a processor connected to the memory; and

a computer executable program, the program being structured to, when executed by the processor, accept a pair of values from opposite entities and return a specified result indicator based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values in a normal round and, when the result indicator indicates
15 that the at least one predetermined criterion is not satisfied in the normal round;

the program, when executed by the processor, being further structured to perform a power round analysis of a power round pair of values by applying at least one predetermined power round criterion to the power round pair of values and, when a power round result indicator indicates that the at least one predetermined power round criterion is satisfied,
20 provide a power round payment value for the transaction to at least one of the opposite entities via the output.

95. The system of claim 94 wherein the program, when executed by the processor,
is still further structured to transmit via the output notification of the bargained payment.

96. The system of claim 94 wherein the program, when executed by the processor,
5 is still further structured to ask at least one party for information.

97. The system of claim 94 wherein the program, when executed by the processor,
is still further structured to automatedly generate documents.

10 98. The system of claim 94 wherein one of the power round pair of values is the
same as one of the pair of values.

99. The system of claim 94 wherein the at least one predetermined criterion and
the at least one predetermined power round criterion are different.

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100. The system of claim 94 wherein the at least one predetermined criterion and
the at least one predetermined power round criterion are the same.

101. A bargaining system comprising:

20 a automaton-like facilitator including a plurality of non-revealing entity prompts;

a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being
opposite to each other with respect to a transaction, the first value being inaccessible to the

second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other, at least one of the first value and the second value having been submitted in one of at least two rounds following a communication from the facilitator to either the first entity or the second entity of an entity prompt of the plurality of entity prompts, the entity prompt further being a non-revealing entity prompt; and

a proxy including an input, an output and a computer executable program, the program being structured to, when executing, accept a pair of values from opposite entities via the input and return a result indicator to the proxy based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values, the program being further structured to provide a bargained payment value for the transaction to at least one of the opposite entities via the output when the result indicator indicates that the at least one predetermined criterion is satisfied.

102. The system of claim 101 wherein the program, when executed by the processor, is further structured to:

transmit via the output notification of the bargained payment.

103. The system of claim 101 wherein the program, when executed by the processor, is still further structured to ask the paying party for information.

104. The system of claim 101 wherein the program, when executed by the processor, is still further structured to automatically generate documents.

105. The system of claim 101 wherein the program, when executed by the processor, is still further structured to automatically initiate the bargained payment to the party be paid.

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106. A bargaining system comprising:

an initiator indicator, settable when an entity first enters a transaction for resolution into the system to identify the entity as an initiator which, when set for the transaction, will cause a windfall adjustment calculation to be performed;

10 a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being opposite to each other with respect to a transaction, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other; and

15 a proxy including an input, an output and a computer executable program, the program being structured to, when executing, accept a pair of values from opposite entities via the input and return a result indicator to the proxy based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values, the program being further structured to provide to at least one of the opposite entities, via the output when
20 the result indicator indicates that the at least one predetermined criterion is satisfied, either:

i) a normal payment amount for the transaction, when the initiator indicator is not set for either the first entity or the second entity, or

ii) a windfall benefit adjusted payment amount for the transaction, when the initiator indicator is set for one of the first entity or second entity.

107. The system of claim 106 wherein the program, when executed by the processor, is further structured to:

transmit via the output notification of the bargained payment.

108. The system of claim 106 wherein the program, when executed by the processor, is still further structured to ask at least one party information.

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109. The system of claim 106 wherein the program, when executed by the processor, is still further structured to automatedly generate documents related to the transaction.

110. The system of claim 106 wherein the program, when executed by the processor, is still further structured to automatedly initiate the bargained payment to the party be paid.

111. The system of claim 106 wherein the windfall adjusted payment amount for the pair of values is greater than the payment amount for the pair of values.

112. The system of claim 106 wherein the windfall adjusted payment amount for the pair of values is less than the payment amount for the pair of values.

113. A bargaining system comprising:

at least one offer submitted by a first entity for a transaction and at least one corresponding counter-offer submitted by a second entity for the transaction;

5 at least one preselected criterion, agreed to by the first entity and the second entity, which will be applied, during analysis of the at least one offer and the at least one corresponding counter-offer, to determine if there is a resolution for the transaction;

a bargaining program constructed to, when executing on a programmed processor, cause an analysis of numbers in accordance with criterion and calculate bargained payments
10 when the criterion are satisfied; and

a programmed processor executing the bargaining program, to analyze a offer and at least a corresponding counter-offer in a round of at least two rounds in accordance with the at least one preselected criterion and, when the at least one preselected criterion is satisfied, calculate a bargained payment of a specified value to be paid to the entity to be paid for the
15 transaction and set a bargain initiation indicator thereby automatedly initiating a payment to the party to be paid.

114. The system of claim 113 the program, when executed by the processor, is further structured to:

20 transmit via the output notification of the bargained payment.

115. The system of claim 113 wherein the program, when executed by the processor, is still further structured to ask at least one entity for information.

116. The system of claim 113 wherein the program, when executed by the processor, is still further structured to automatically generate documents related to the transaction..

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117. A system for automated bargaining comprising:

processor means for processing offers and counter-offers;

means for introducing to the processor means, via a communications linkage, information identifying a transaction, a series of offers to satisfy a transaction made by or on
10 behalf of a person involved in the transaction, a series of counter-offers satisfy the transaction, for the transaction by an entity opposite to the person for the transaction;

settable means for indicating whether or not to perform a power round comparison;

memory means, accessible by the processor means, for storing the information identifying the transaction, and for temporarily storing the series of offers to satisfy the
15 transaction and the series of counter-offers to satisfy the transaction, for use by the processor means in a series of rounds, without disclosure of the series of offers to the opposite entity or series of counter-offers to the person;

agreement means for indicating, when set, bargained agreements and calculating bargained values as a result thereof such that, when the agreement means is set for a round,
20 the agreement means will calculate a bargained value equal to:

(a) a first amount, in accordance with a first preestablished formula, if the counter-offer in the round is less than the offer and within a preestablished percentage of the offer in the round,

(b) the offer, if the counter-offer in any round is the same as or greater than the offer, or

(c) a second amount in accordance with a second preestablished formula, if the counter-offer is not within the preestablished condition in all rounds but the difference
5 between a particular counter-offer and a corresponding offer is less than a preestablished amount;

comparison means within the processor means, for receiving and comparing offers and counter-offers against each other on a round-by-round basis, in accordance with a preestablished condition, and a power round comparison only when the settable means is set,
10 in accordance with a power round condition, the comparison means setting the agreement means when either the preestablished condition or the power round condition is satisfied, the comparison means operating on the series of offers and series of counter-offers until;

i) the agreement means is set, irrespective of whether the settable means is set,

ii) all of the series of offers and series of counter-offers have been exhausted and
15 the settable means is set, wherein the comparison means will perform a power round comparison of a power round offer with a power round counter-offer against each other in accordance with a preestablished power round condition and set the agreement means to indicate an agreement if the power round condition is satisfied, or

iii) all of the series of offers and series of counter-offers have been exhausted and
20 either the settable means is not set or the power round condition is not satisfied, wherein the comparison means will set the settable means to indicate no agreement;

means for inhibiting a reuse of an unsuccessful offer, or unsuccessful counter-offer, by the comparison means in any round that is not a power round; and

means for communicating an agreement result to the person and the entity.

118. The system of claim 117 where if, in any round, the agreement means is set,
means for offering via the communications linkage a bargained payment of a specified value
5 to be paid to the person.

119. The system of claim 117 further comprising; and
means for transmitting via the communication linkage notification of the bargained
payment.

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120. The system of claim 117 further comprising means for asking at least one of
the person or the entity information.

121. The system of claim 117 further comprising means for automatically generating
15 agreement documents.

122. The system of claim 117 further comprising means for automatically initiating
the bargained payment to .whomever of the person or the entity is to be paid.

20 123. The system of claim 117 further comprising:
facilitator means, constrained by a plurality of rules, for prompting, in accordance
with the rules, at least one of the person or the entity prior to introducing one of the series of
offers or series of counter-offers into the processor means.

124. The system of claim 117 further comprising:

means for determining whether one of the person or the entity is an initiator.

5 125. The system of claim 124 further comprising:

means for adjusting the first amount, the offer and the second amount by a windfall differential when one of the person or the entity is the initiator.

126. The system of claim 117 further comprising:

10 means for on-line initiation of a transfer of the bargained value in accordance with a preference indicated by one of the person or the entity.

127. The system of claim 117 further comprising:

means for generating on-line an agreement document including.

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128. A system for automated bargaining comprising:

processor means for processing offers and counter-offers;

means for introducing to the processor means, via a communications linkage, information identifying a transaction, a series of offers to satisfy the transaction made by or
20 on behalf of a person involved in the transaction, and a series of counter-offers to satisfy the transaction by an entity opposite to the person for the transaction;

memory means, accessible by the processor means, for storing the information identifying the transaction, and for temporarily storing the series of offers to satisfy the

transaction and the series of counter-offers to satisfy the transaction, for use by the processor means in a series of rounds, without disclosure of the series of offers to the opposite entity or series of counter-offers to the person;

5 agreement means for indicating, when set, agreements and calculating bargained values as a result thereof;

facilitator means, constrained by a plurality of rules, for prompting, in accordance with the rules, at least one of the person or the entity prior to introducing one of the series of offers or series of counter-offers into the processor means using non-revealing statements;

10 comparison means within the processor means, for receiving and comparing offers and counter-offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the agreement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful offer, or unsuccessful counter-offer, by the comparison means in any round that is not a power round; and

15 means for communicating an agreement result to the person and the entity.

129. The system of claim 128 where if, in any round, the agreement means is set, means for offering via the communications linkage a bargained payment of a specified value to be paid to the person.

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130. The system of claim 128 further comprising means for transmitting via the communication linkage notification of the bargained payment.

131. The system of claim 128 further comprising means for asking the person or the entity for information.

132. The system of claim 128 further comprising means for automatedly generating
5 agreement documents.

133. The system of claim 128 further comprising means for automatedly initiating the bargained payment to the entity to be paid.

10 134. A system for automated bargaining comprising:
processor means for processing offers and counter-offers;
means for introducing to the processor means, via a communications linkage,
information identifying a transaction, a series of offers to satisfy a transaction made by or on
behalf of a person involved in the transaction, and a series of counter-offers satisfy the
15 transaction by an entity opposite to the person for the transaction;

initiator means for indicating, when set, that there is an initiator of entry of the transaction into the system and for identifying the initiator;

memory means, accessible by the processor means, for storing the information identifying the transaction, and for temporarily storing the series of offers to satisfy the
20 transaction and the series of counter-offers to satisfy the transaction, for use by the processor means in a series of rounds, without disclosure of the series of offers to the opposite entity or series of counter-offers to the person;

agreement means for indicating, when set, agreements ;

means for calculating a windfall adjusted bargained value when both the agreement means and the initiator means are set, and for calculating normal bargained payment values when the agreement means is set and the initiator means is not set;

comparison means within the processor means, for receiving and comparing offers
5 and counter-offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the agreement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful offer, or unsuccessful counter-offer, by the comparison means in any round that is not a power round; and

10 means for communicating an agreement result to the person and the entity.

135. The system of claim 134 further comprising means for transmitting via the communication linkage notification of the bargained payment.

15 136. The system of claim 134 further comprising means for asking the person or the entity for information.

137. The system of claim 134 further comprising means for automatically generating agreement documents.

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138. The system of claim 134 further comprising means for automatically initiating the bargained payment to whomever of the person or the entity is to be paid.

139. A system for automated bargaining comprising:

processor means for processing offers and counter-offers;

means for introducing to the processor means, via a communications linkage, information identifying a transaction, a series of offers to satisfy a transaction made by or on behalf of a person involved in the transaction, and a series of counter-offers satisfy the transaction, for the transaction by an entity opposite to the person for the transaction;

memory means, accessible by the processor means, for storing the information identifying the transaction, and for temporarily storing the series of offers to satisfy the transaction and the series of counter-offers to satisfy the transaction, for use by the processor means in a series of rounds, without disclosure of the series of offers to the opposite entity or series of counter-offers to the person;

agreement means for indicating, when set, agreements and calculating a bargained value for the transaction when set;

comparison means within the processor means, for receiving and comparing offers and counter-offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the agreement means when the preestablished condition is satisfied;

means for automatic on-line initiation of a transfer of the bargained value whomever of the person or the entity is the paying party to whomever of the person or the entity is the party to be paid in accordance with a preference indicated by one of the person or the entity; and

means for inhibiting a reuse of an unsuccessful offer, or unsuccessful counter-offer, by the comparison means in any other round.

means for communicating an agreement result to the person and the entity.

140. The system of claim 139 where if, in any round, the agreement means is set,
means for offering via the communications linkage a bargained payment of a specified value
5 to be paid to the person.

141. The system of claim 139 further comprising means for transmitting via the
communication linkage notification of the bargained payment.

10 142. The system of claim 139 further comprising means for asking the
person or the entity for information.

143. The system of claim 139 further comprising means for automatedly generating
agreement documents.

15 144. The system of claim 139 further comprising:
means for on-line generation of an agreement document.

145. A method comprising steps for multi-round bargaining, the method
20 comprising:

a first step for analyzing pairs of values in normal rounds according to a first
criterion, each of the pairs of values including one value provided by a first party and another

value provided by a second party opposite to the first party with respect to a transaction, the values in each pair of values differing in magnitude from each other;

a second step for determining if the first criterion is satisfied in a round;

a third step for, when a the first criterion is not satisfied, determining if a power round

5 analysis is necessary;

a fourth step for, when the power round analysis is necessary, analyzing a pair of values in accordance with a power round criterion;

a fifth step for, when either the first criterion is satisfied or, the first criterion is not satisfied but the power round criterion is satisfied, generating a payment to be made on the

10 transaction.

146. The system of claim 145 further comprising a sixth step for transmitting notification of the payment.

15 147. The method of claim 145 further comprising:
an step for asking at least one party for information.

148. The method of claim 145 further comprising:
a step for automatedly generating documents.

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149. The method of claim 145 further comprising:
a step for automatedly initiating the payment to the party be paid.

150. The method of claim 145 further comprising:

a step for constructing a transaction specific facilitating message, for communication to at least one of the first and second parties, that does not reveal a value provided by the first
5 party to the second party and vice-versa.

151. The method of claim 145 further comprising:

a step for adjusting the payment to provide a windfall benefit to either the first party, when the first party is an initiator for the transaction, or the second party when the second
10 party is the initiator for the transaction.

152. The method of claim 145 further comprising:

a step for initiating an on-line transfer of funds equal to the payment from the whichever of the first or second party is a paying party to whichever of the first or second
15 party is party to be paid for the transaction.

153. The method of claim 145 further comprising:

a step for on-line generation of documents including an identification of the transaction, whichever of the first or second party is the party to be paid for the transaction
20 and the payment.

154. A method comprising:

settling a case by processing at least one offer submitted by a entity to be paid and at least one corresponding counter-offer submitted by a second entity for a transaction in a round of at least two rounds in accordance with at least one preselected criterion agreed to by the first entity and the second entity, the at least one offer and at least one corresponding counter-offer being different from each other;

calculating a bargained payment of a specified value to be paid to the entity to be paid ; and

automatedly providing the bargained payment to the entity to be paid and providing the bargained payment through at least one of:

i) crediting a payment card account, registered to the entity to be paid, with the specified amount,

ii) wherein the payment card account is at least one of a credit card, debit card, charge card, entertainment card account,

iii) crediting an affinity program account registered to the entity to be paid according to the specified amount.